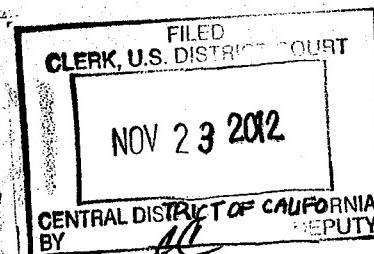


1 Name: Aasim Shah
2 Address: P.O. Box 561293
3 Los Angeles, CA 90056
4 Phone: 310 712 -5449
5 Plaintiff In Pro Per



7 UNITED STATES DISTRICT COURT
8 CENTRAL DISTRICT OF CALIFORNIA

10 Aasim Shah,
11 PLAINTIFF,

12 vs.
13 CAPITAL ONE BANK (USA) NA
14 CAPITAL ONE SERVICES, INC.
15 CAP ONE
16 CAPITAL ONE SERVICES, LLC

17 DEFENDANT(S).

18 Case No.: CV 12-05566-SJO (JCx)
(To be supplied by the Clerk)

COMPLAINT FOR:

FCRA (FAIR CREDIT
Reporting Act
2nd Amended Complaint

Jury Trial Demanded: Yes No

20 I. JURISDICTION

21 1. This Court has jurisdiction under 15 U.S.C. § 1681 (p)(b)

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3 II. VENUE
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2. Venue is proper pursuant to 28 U.S.C § 1331 (b) Where
the acts and transactions giving rise to Plaintiff's
action occurred in the district and/or where defendant
transact business in this district

8 III. PARTIES
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10
11

12 3. Plaintiff's name is Aasim Shah. Plaintiff resides
13 at: P.O. Box 561293 Los Angeles, CA 90056
14 is a consumer

15
16
17 4. Defendant (s) is a furnisher of information
18 within the meaning 15 U.S.C. § 1681a(b) doing
19 the business of collecting debts in California

20
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22
23
24 5. Defendant Capital One Bank (USA) N.A. address:
25 P.O. Box 30281 Salt Lake City, UT 84130

1 6. Defendant CAPITAL ONE SERVICES, LLC address:
2 Insert ¶#

3 P.O. Box 5253 Carol Stream, IL 60197
4
5
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7

8 7. Defendant CAP ONE address: P.O. Box 85520
9 Insert ¶#

10 Richmond, VA 23285
11
12
13
14

15 _____. Defendant _____
16 Insert ¶#

22 _____. Defendant _____
23 Insert ¶#

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3 **IV. STATEMENT OF FACTS**
4
5

6 8. Comes Now the Plaintiff, Asim Shah
7 Insert ¶#
8 Respectfully Submits his response according to Court orders
9 against Defendants) Capital One Bank (USA) N.A et al Second
10 Amended Complaint. Defendant(s) regularly engaged as
11 furnishers of Consumers Transunion, EXPERIAN,
12 Equifax Credit file .

13 EXPERIAN, TRANSUNION, Equifax is a Credit reporting
14 agency within the meaning FCRA 15 U.S.C § 1681a(f)..

15 9. Consumer Credit Report is a Consumer Report within
16 Insert ¶#
17 the meaning of the FCRA 15U.S.C. § 1681a(d).

18 ON MARCH 31st, 2012 Plaintiff Sent his first letters to the 3
19 Credit Bureau agencies (TRANSUNION, EXPERIAN, EQUIFAX) disputing
20 the Closed Account(s) negatively being reported as of 12/2009
21 by Defendant : Capital ONE Bank (USA) N.A. "CAP ONE" in
22 the amount of \$1,401.00 Closed account 12/24/2009

23 10. On January, 2010 an imposter using Plaintiff
24 Insert ¶#
25 name, address and Closed Acct # 517 805 722 748 submitted
26 credit application to Defendant(s) et al. ON April 5, 2012
27 Plaintiff Sent Validation notice (Exa) to two of the several
28 Defendants) asking Capital ONE Bank (USA)N.A. et al. to identify
the Card holder agreement .

ON April 16, 2012 Capital ONE response letter to Plaintiff
that they "attribute no finding of any account." or amount.

1
2 11. Defendant request to obtain information
3 Insert #
4 to update the "any" account violates FCRA
5 15 U.S.C. § 1681s-2 (b)(c) by after receiving notice
6 pursuant to section 1681i of a dispute with regard
7 to the Completeness or accuracy of any information
8 provided by a person to a consumer reporting
9 agency, failing to direct such consumer reporting
10 agency(s) to delete inaccurate information about the
Plaintiff pertaining to the account.

11 12. Defendants Now furnishes under the
12 Insert #
13 Account # 517 805 722 748 an amount \$ 1,973.00
14 from a charged off /closed account. Defendant(s) has
15 demonstrated no validation no proof of ownership
16 to re-age Plaintiff Consumer profile over a 28 month
17 period. The Defendant(s) violates 15 U.S.C § 1681s-2(b)
18 of the FCRA for violation of investigation duties

19
20 13. Defendant has never had any acct # 46630900 7699
21 Insert #
22 Never had \$ 300 Credit limit under Cap ONE on Plaintiff
23 3 credit reports. Plaintiff reference all exhibits on
24 record with the court under Case no. (CV12 -05566-SJO(JC))

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VI. REQUEST FOR RELIEF

3 WHEREFORE, the Plaintiff requests:

4 17. That this Court grants Judgment against Defendants:
Insert ¶#

5 Capital One Bank (USA) NA., Capital One Service, LLC, CapOne
6 for first Claim for relief ① Actual damages determined by Jury,
7 ② Punitive & Statutory damages 15 U.S.C. § 1681o * 1,000.00
8 ③ Court Fees and Cost ④ Any relief as Court sees fit.

9
10 Insert ¶#
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16 Insert ¶#
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21 Insert ¶#
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25
26 Dated: 11/23/2012
27 Sign: Aasim Shah
28 Print Name: Aasim Shah

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DEMAND FOR JURY TRIAL
3

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5 Plaintiff hereby requests a jury trial on all issues raised in this complaint.
6
7 Dated: 11/23/2012
8 Sign: Aasim Shah
9 Print Name: Aasim Shah
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